



Benefits Overview 2008

Durham County has a "Cafeteria" Style Benefits Program
The Cafeteria menu consists of:

Benefit	Information	Rates per Month			
		Empl/ Only	Empl/ Child(ren)	Empl/ Spouse	Empl/ Family
<i>*Pretax Premiums</i>					
*Health Insurance	Choice of 1 Plan - 2 Options				
	<i>Blue Cross/Blue Shield – High Option</i>	\$396	\$578	\$812	\$1,050
	<i>Blue Cross/Blue Shield – Low Option</i>	\$326	\$480	\$670	\$912
*Dental Insurance	NCACC – CIGNA High Option	\$29	\$68	\$59	\$111
	NCACC – CIGNA Low Option	\$24	\$57	\$49	\$92
Life Insurance	1, 2, or 3 X Salary up to \$500, 000	Cost based on age and salary			
Accidental Death & Dismemberment Insurance	1, 2, or 3 X Salary up to \$500, 000	Cost is \$0.03 per \$1,000 of coverage. Amount of coverage is the same as the amount of Life Insurance			
Short Term and Long Term Disability Insurance	Standard Insurance Company 50%, 60% or 66.6% of Salary	Cost based on age and salary			
*Child/Elder Care Reimbursement Account	Pretax reimbursement account for expenses due to child or elder care	County Contribution up to \$600/year Maximum: \$5,000 per year			
*Health Care Reimbursement Account	Pretax reimbursement account for health care expenses	County Contribution up to \$600/year Maximum: \$2,500 per year			

**In addition, Durham County will provide a Hospital Gap insurance plan for any employee enrolled in a County Health Insurance Plan. Inpatient care is reimbursed up to \$750 annually, while Outpatient services are reimbursed up to \$250 annually.

Durham County will contribute **\$444.00 Flex Dollars** to each full time regular employee each month. Each employee chooses the benefits that best suit his needs and spends his Flex Dollars accordingly. In addition, there are benefits that may be purchased by the employee. These benefits are referred to as Out of Pocket benefits. The plan year for this cafeteria plan is January 1, 2008 through December 31, 2008. Coverage for Same Sex Domestic Partners is available with documentation.

Revised 11/1/07

Out of Pocket Benefits

NC Mutual Life Insurance Company	Universal Life Insurance
Standard Insurance Company	Dependent Life Insurance Cost: \$1.70 per Month (\$0.85 per check) Coverage: \$10,000 for Spouse \$5,000 for each Child
*Health Care Reimbursement Account	May contribute up to \$2,500/year total
*Child/Elder Care Reimbursement Account	May contribute up to \$5,000/year total
ARAG	Legal Insurance - \$17.98 /month

*** Pretax Premiums**

Retirement Plans

Local Governmental Employees Retirement System (LGERS)
 Death Benefit of 1 x Salary up to \$50,000 – Minimum of \$25,000
 Deferred Compensation
 457 Plan provided by Nationwide Retirement Solutions
 Supplemental Retirement Plan
 401(k) Plan provided by Prudential Retirement

Retirement Plan	Who Contributes	Amount
Local Governmental Employees Retirement System	Employee	6% of Salary
Supplemental Retirement Plan 401(k) – Prudential	Employer Employee	5% of Salary Up to 80% of Salary- Maximum of \$15,500
Deferred Compensation Plan 457 – Nationwide Retirement Solutions	Employee	Up to 80% of Salary – Maximum of \$15,500

For each employee who contributes to the Local Governmental Employees Retirement System, the County of Durham will contribute 5% of their annual salary to the 401(k) supplemental retirement account. The employee chooses the account and the investment options. The employee may voluntarily contribute to these plans as well. The maximum the employee may contribute is 80% of salary up to \$15,500 per year to each plan.

Other Benefits

Savings Bonds	Discount Programs
Local Government Employees Credit Union	Tuition Reimbursement
County Sponsored Training Programs	Annual Leave
Employee Assistance Program	Sick Leave
Paid Holidays	